Case 15-32274 Doc 1 Filed 09/22/15 Entered 09/22/15 15:07:58 Desc Main Document Page 1 of 82

B1 (Official Fo	orm 1)(04		United S			ruptcy of Illino		90 1 0			Vo	luntary Petition
	Name of Debtor (if individual, enter Last, First, Middle): Mende, Brian					Name	Name of Joint Debtor (Spouse) (Last, First, Middle): Mende, Arlene					
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):						All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):						
Last four digit (if more than one, s		Sec. or Indi	vidual-Taxpa	yer I.D. (ITIN)/Com	plete EIN	(if more	our digits o than one, state	all)	Individual-	Гахрауег I	.D. (ITIN) No./Complete EIN
Street Addres 5048 W. V Chicago,	Wavelan		Street, City, a	nd State)	_	ZIP Code 60641	504 Chi	Address of I8 W. Wa icago, IL	Joint Debtor veland	(No. and St	reet, City, a	ZIP Code 60641
County of Res			1		s:	00041	Co	ok	ence or of the	•		iness:
Mailing Address Location of Point (if different from the content of the content	rincipal As	ssets of Bus	siness Debtor		ss):	ZIP Code		ng Address	of Joint Debte	or (if differe	nt from str	eet address): ZIP Code
Type of Debtor (Form of Organization) (Check one box) Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.) Chapter 15 Debtors Country of debtor's center of main interests: Each country in which a foreign proceeding			Sing in I Rail Stoc	(Check lth Care Bu gle Asset Ro 1 U.S.C. § road ekbroker mmodity Bro uring Bank er Tax-Exe (Check box or is a tax-ex	eal Estate as 101 (51B)	s defined	Chapter 11 of a Foreign Main Proce Chapter 12 Chapter 15 Petition for Foreign Chapter 13 of a Foreign Nonmain Proce Nature of Debts (Check one box) Debts are primarily consumer debts, Debts defined in 11 U.S.C. § 101(8) as busin		Petition for Recognition Main Proceeding Petition for Recognition			
debtor is un Form 3A.	Fil Fee attached to be paid in ed application able to pay	ing Fee (C.) installments on for the cou fee except in	heck one box (applicable to art's considerati	Code) individual on certifyi Rule 1006(7 individu	s only). Must ng that the (b). See Offic als only). Mu	Check	one box: Debtor is a si Debtor is not if: Debtor's agg are less than all applicabl A plan is beir	mall business a small busi regate nonco \$2,490,925 (e boxes: ng filed with of the plan w	debtor as defin ness debtor as d ntingent liquida amount subject this petition.	ter 11 Debt and in 11 U.S. defined in 11 U ated debts (exc to adjustment	ors C. § 101(51) J.S.C. § 101 cluding debt	
Statistical/Ad Debtor est Debtor est there will	timates tha	t funds will t, after any	be available	erty is ex	cluded and	administrat		es paid,		THIS	S SPACE IS	FOR COURT USE ONLY
Estimated Number 1-49	50- 99	100- 199	200-	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated Ass So to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion				
Estimated Lia So to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion				

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B1 (Official Form 1)(04/13) Page 2 Name of Debtor(s): Voluntary Petition Mende, Brian Mende, Arlene (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Date Filed: Location Where Filed: Northern District of Illinois 11-12146 3/23/11 Date Filed: Location Case Number: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. \mathbf{X} /s/ David Freydin **September 22, 2015** Signature of Attorney for Debtor(s) (Date) **David Frevdin** Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

B1 (Official Form 1)(04/13)

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Mende, Brian

Mende, Arlene

Signatures

Signature(s) of Debtor(s) (Individual/Joint)I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition

is true and correct, that I am the foreign representative of a debtor in a foreign

proceeding, and that I am authorized to file this petition.

Page 3

Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

\mathbf{X} /s/ Brian Mende

Signature of Debtor Brian Mende

X /s/ Arlene Mende

Signature of Joint Debtor Arlene Mende

Telephone Number (If not represented by attorney)

September 22, 2015

Date

Signature of Attorney*

X /s/ David Freydin

Signature of Attorney for Debtor(s)

David Freydin 6286192

Printed Name of Attorney for Debtor(s)

Law Offices of David Freydin, Ltd.

Firm Name

8707 Skokie Blvd Suite 305 Skokie, IL 60077

Address

Email: david.freydin@freydinlaw.com

847-630-3122 Fax: 866-575-3765

Telephone Number

September 22, 2015

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

T7

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Date

Address

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

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B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court Northern District of Illinois

	Brian Mende			
In re	Arlene Mende		Case No.	
		Debtor(s)	Chapter	13

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page 2
•	seling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for de	etermination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. §	109(h)(4) as impaired by reason of mental illness or mental
deficiency so as to be incapable of realizing ar	nd making rational decisions with respect to financial
responsibilities.);	
☐ Disability. (Defined in 11 U.S.C. § 1	109(h)(4) as physically impaired to the extent of being
- · · · · · · · · · · · · · · · · · · ·	n a credit counseling briefing in person, by telephone, or
through the Internet.);	
☐ Active military duty in a military co	mbat zone.
☐ 5. The United States trustee or bankruptcy a	administrator has determined that the credit counseling
requirement of 11 U.S.C. § 109(h) does not apply in t	his district.
I certify under penalty of perjury that the i	nformation provided above is true and correct.
Signature of Debtor:	/s/ Brian Mende
Č	Brian Mende
Date: September 22, 2	015

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B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court Northern District of Illinois

In re	Brian Mende Arlene Mende		Case No.	
		Debtor(s)	Chapter	13

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] ____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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B 1D (Official Form 1, Exhibit D) (12/09) - Cont.	Page 2
•	inseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for a	
± • `	§ 109(h)(4) as impaired by reason of mental illness or mental
deficiency so as to be incapable of realizing	and making rational decisions with respect to financial
responsibilities.);	
☐ Disability. (Defined in 11 U.S.C. §	109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate	in a credit counseling briefing in person, by telephone, or
through the Internet.);	
☐ Active military duty in a military c	combat zone.
☐ 5. The United States trustee or bankruptcy requirement of 11 U.S.C. § 109(h) does not apply in	administrator has determined that the credit counseling this district.
I certify under penalty of perjury that the	information provided above is true and correct.
Signature of Debtor:	/s/ Arlene Mende
	Arlene Mende
Date: September 22,	2015

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B6 Summary (Official Form 6 - Summary) (12/14)

United States Bankruptcy Court Northern District of Illinois

In re	Brian Mende,		Case No.	
	Arlene Mende			
		Debtors	Chapter	13
			•	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	275,000.00		
B - Personal Property	Yes	4	27,600.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		349,174.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		10,000.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	25		176,853.09	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			5,643.90
J - Current Expenditures of Individual Debtor(s)	Yes	2			4,852.50
Total Number of Sheets of ALL Schedu	ules	40			
	T	otal Assets	302,600.00		
			Total Liabilities	536,027.09	

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B 6 Summary (Official Form 6 - Summary) (12/14)

United States Bankruptcy Court Northern District of Illinois

In re	Brian Mende,		Case No.	
	Arlene Mende			
_		Debtors	Chapter	13

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	10,000.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	10,000.00

State the following:

Average Income (from Schedule I, Line 12)	5,643.90
Average Expenses (from Schedule J, Line 22)	4,852.50
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	6,500.00

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		63,049.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	10,000.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		176,853.09
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		239,902.09

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B6A (Official Form 6A) (12/07)

In re	Brian Mende,	Case No
	Arlene Mende	

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Current Value of Husband, Debtor's Interest in Wife, Nature of Debtor's Amount of Description and Location of Property Property, without Interest in Property Joint, or Secured Claim Deducting any Secured Claim or Exemption Community Tenancy by the Entirety 275,000.00 342,049.00 J House:

Location: 5048 W. Waveland Chicago, IL 60641

Purchased in 1993 for \$125,000

Sub-Total > 275,000.00 (Total of this page)

275,000.00 Total >

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B6B (Official Form 6B) (12/07)

In re	Brian Mende,	Case No.
	Arlene Mende	,

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	-	J	300.00
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	First American Bank Checking/Savings	J	800.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X		
4.	Household goods and furnishings, including audio, video, and computer equipment.	Household Goods	J	2,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X		
6.	Wearing apparel.	Clothing	J	200.00
7.	Furs and jewelry.	Jewelry	J	800.00
8.	Firearms and sports, photographic, and other hobby equipment.	x		
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X		
10.	Annuities. Itemize and name each issuer.	x		
			Sub-Tota	al > 4,100.00

3 continuation sheets attached to the Schedule of Personal Property

(Total of this page)

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B6B (Official Form 6B) (12/07) - Cont.

In	re Brian Mende, Arlene Mende		•	Case No.	
		SCHEDU	Debtors LE B - PERSONAL PROPER (Continuation Sheet)	TY	
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	Х			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	401k		н	Unknown
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	x			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
			(7)	Sub-Total of this page)	al > 0.00

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B6B (Official Form 6B) (12/07) - Cont.

In re	Brian Mende,	Case No.
	Arlene Mende	

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Propert	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and		1999 Chevrolet Camaro Z28 Coupe	н	1,000.00
	other vehicles and accessories.		1979 Chevrolet Camaro	н	1,000.00
			1998 Nissan Altima	н	500.00
		;	2010 Jeep Patriot; Mileage: 50,000 Purchased in June 2014; Interest rate: 20%	J	8,000.00
		:	2011 Jeep Grand Cherokee; Mileage: 80,000	J	13,000.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.		2 cats 2 dogs 1 hamster	J	0.00
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
				Sub-Too (Total of this page)	

Sheet <u>2</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

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B6B (Official Form 6B) (12/07) - Cont.

Brian Mende,

In re

	Arlene Mende				
		SCHED	Debtors PULE B - PERSONAL PROPERT (Continuation Sheet)	Ϋ́Y	
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
34.	Farm supplies, chemicals, and feed.	Х			
35.	Other personal property of any kind not already listed. Itemize.	X			

Case No.

| Sub-Total > | 0.00 | | (Total of this page) | Total > | 27,600.00 | Case 15-32274 Doc 1 Filed 09/22/15 Entered 09/22/15 15:07:58 Desc Main Document Page 15 of 82

B6C (Official Form 6C) (4/13)

In re	Brian Mende,	Case No.
	Arlene Mende	

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

11 U.S.C. 8522(b)(2)

Check if debtor claims a homestead exemption that exceeds

\$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

☐ 11 U.S.C. §522(b)(2) ☐ 11 U.S.C. §522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property House; Location: 5048 W. Waveland Chicago, IL 60641 Purchased in 1993 for \$125,000	735 ILCS 5/12-901	30,000.00	275,000.00
Checking, Savings, or Other Financial Accounts, First American Bank Checking/Savings	Certificates of Deposit 735 ILCS 5/12-1001(b)	800.00	800.00
Wearing Apparel Clothing	735 ILCS 5/12-1001(a)	200.00	200.00
Furs and Jewelry Jewelry	735 ILCS 5/12-1001(b)	800.00	800.00
Interests in IRA, ERISA, Keogh, or Other Pension 401k	or Profit Sharing Plans 735 ILCS 5/12-704	100%	Unknown
Automobiles, Trucks, Trailers, and Other Vehicles 1999 Chevrolet Camaro Z28 Coupe	<u>s</u> 735 ILCS 5/12-1001(c)	1,000.00	1,000.00
1979 Chevrolet Camaro	735 ILCS 5/12-1001(c)	1,000.00	1,000.00
1998 Nissan Altima	735 ILCS 5/12-1001(c)	500.00	500.00
2010 Jeep Patriot; Mileage: 50,000 Purchased in June 2014; Interest rate: 20%	735 ILCS 5/12-1001(c)	875.00	8,000.00
2011 Jeep Grand Cherokee; Mileage: 80,000	735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(c)	6,400.00 1,425.00	13,000.00

Total:	43.000.00	300.300.00

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B6D (Official Form 6D) (12/07)

In re	Brian Mende,	Case No.
	Arlene Mende	

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J	DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	L G D L	S P	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.	$\frac{1}{2}$		PMSI		D A T E D			
Ally PO BOX 380902 Minneapolis, MN 55438-0902		J	2010 Jeep Patriot; Mileage: 50,000 Purchased in June 2014; Interest rate: 20%					
			Value \$ 8,000.00				7,125.00	0.00
Account No. xxxxxx4844			First Mortgage					
Ocwen Loan Servicing 12001 Science Drive, Ste. 110 Orlando, FL 32826		J	House; Location: 5048 W. Waveland Chicago, IL 60641 Purchased in 1993 for \$125,000					
			Value \$ 275,000.00	1			279,000.00	0.00
Account No. xxxxxxxxx4520			Second Mortgage					
Ocwen Loan Servicing 12001 Science Drive, Ste. 110 Orlando, FL 32826		J	House; Location: 5048 W. Waveland Chicago, IL 60641 Purchased in 1993 for \$125,000					
			Value \$ 275,000.00				63,049.00	63,049.00
Account No.			Value \$					
continuation sheets attached			(Total of t	Subt his			349,174.00	63,049.00
			(Report on Summary of Sc	_	`ota lule	-	349,174.00	63,049.00

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B6E (Official Form 6E) (4/13)

In re	Brian Mende,	Case No.
	Arlene Mende	

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be beled

liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column la "Disputed." (You may need to place an "X" in more than one of these three columns.) Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Contingent." (Subtotals "On each sheet in the total of all claims listed on this Schedule E in the box labeled "Subtotals" on each sheet.
"Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules. Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report thi total also on the Statistical Summary of Certain Liabilities and Related Data.
☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relation of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sale representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of busines whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
■ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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B6E (Official Form 6E) (4/13) - Cont.

In re	Brian Mende,		Case No.	
	Arlene Mende			
_		Debtors		

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts Owed to Governmental Units

TYPE OF PRIORITY UNLIQUIDATED CODEBTOR Husband, Wife, Joint, or Community AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, ONTINGENT SPUTED AND MAILING ADDRESS Н DATE CLAIM WAS INCURRED **AMOUNT** INCLUDING ZIP CODE, W AND CONSIDERATION FOR CLAIM OF CLAIM AMOUNT ENTITLED TO PRIORITY C AND ACCOUNT NUMBER (See instructions.) 2009-14 Account No. Internal Revenue Serivce 0.00 IRS Centralized Insolvency Op PO Box 7346 Philadelphia, PA 19101-7346 10,000.00 10,000.00 Account No. Account No. Account No. Account No. Subtotal 0.00 Sheet <u>1</u> of <u>1</u> continuation sheets attached to (Total of this page) Schedule of Creditors Holding Unsecured Priority Claims 10,000.00 10,000.00 Total 0.00 (Report on Summary of Schedules) 10,000.00 10,000.00

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B6F (Official Form 6F) (12/07)

In re	Brian Mende, Arlene Mende		Case No	
		Debtors		

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CDEDITODIC MAME	C	н	usband, Wife, Joint, or Community	С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C H M	DATE CLAIM WAS INCURRED AND	ONTINGEN	N L I Q I	S	AMOUNT OF CLAIM
Account No. 6034590701161967			NOTICE ONLY	T	T E D		
Abt Tv/gemb Po Box 981439 El Paso, TX 79998		Н			D		0.00
Account No. 67735	-		Opened 10/01/06	+		-	0.00
Activity Collection Se 664 N Milwaukee Ave Prospect Heights, IL 60070		J	CollectionAttorney Patel Arvind Md. Facs				70.00
Account No.	\dashv			+		<u> </u>	
Addison Emergency Physicians 520 E. 22nd Street Lombard, IL 60148		н					
_				\perp			201.00
Account No. Advance Home Health Inc 800 Roosevelt Rd # A212 Glen Ellyn, IL 60137-5847		J					5,000.00
			(Total of	Sub f this			5,271.00

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In re	Brian Mende,	Case No.
_	Arlene Mende	

CREDITOR'S NAME,	CO		sband, Wife, Joint, or Community	C O N T .	U N	D	1	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C J M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	NT I NG ENT	D A T	DISPUTED	:	AMOUNT OF CLAIM
Account No.	-				Ė D			
Advocate Medical Group 75 Remittance Dr. Ste. 1049 Chicago, IL 60675		J						258.00
Account No. 073073397019368521			NOTICE ONLY	T	T	T	Ť	
American Express c/o Becket and Lee LLP Po Box 3001 Malvern, PA 19355		J						0.00
Account No. 015852595018361503	╁		NOTICE ONLY	+	┢	H	\dagger	
Amex c/o Beckett & Lee Po Box 3001 Malvern, PA 19355		н						0.00
Account No. 6378005068743178	1		NOTICE ONLY	T			Ť	
Amo/soa Amo Po Box 28897 Tucson, AZ 85726		J						0.00
Account No.	t		Notice Only	+		\vdash	+	
Armor Systems C/O David Axelroad 1448 Old Skokie Rd Highland Park, IL 60035		J						0.00
Sheet no1 of _24_ sheets attached to Schedule of				Subt	tota	ıl	†	258.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ze)	П	230.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Brian Mende,	Case I	No
	Arlene Mende		

Account No. 1002444498 Account No. 1002444498 Armor Systems Co 1700 Kiefer Dr Suite 1 Zion, IL 60099 Account No. 1002539504 Account No. 1002539504 Account No. 1002329051 Armor Systems Co 1700 Kiefer Dr Suite 1 Zion, IL 60099 Account No. 1002329051 Armor Systems Co 1700 Kiefer Dr Suite 1 Account No. 1002329051 Armor Systems Co 1700 Kiefer Dr Suite 1 Armor Systems Co 1700 Kiefer Dr Suite 1 Account No. 1002329051 Account No. 1002329051 Armor Systems Co 1700 Kiefer Dr Suite 1 Armor Systems Co 1700 Kiefer Dr			_		_			-
Subject 10 Set instructions above.)	MAILING ADDRESS INCLUDING ZIP CODE,	СОДЕВ	H W	DATE CLAIM WAS INCURRED AND	0 N T	N L I	DISPU	
Armor Systems Co 1700 Kiefer Dr Suite 1 Zion, IL 60099 Account No. 1002301706 Armor Systems Co 1700 Kiefer Dr Suite 1 Zion, IL 60099 Opened 9/01/08 CollectionAttorney Swedish Covenant Hospital Armor Systems Co 1700 Kiefer Dr Suite 1 Zion, IL 60099 Opened 7/01/10 CollectionAttorney Swedish Covenant Hospital Armor Systems Co 1700 Kiefer Dr Suite 1 Zion, IL 60099 Opened 7/01/10 CollectionAttorney Swedish Covenant Hospital Account No. 1002329051 Armor Systems Co 1700 Kiefer Dr Opened 10/01/08 CollectionAttorney Swedish Covenant Hospital Armor Systems Co 1700 Kiefer Dr	(See instructions above.)	T O R		IS SUBJECT TO SETOFF, SO STATE.	Z G III Z I	П	ΙE	AMOUNT OF CLAIM
Armor Systems Co 1700 Kiefer Dr Suite 1 Zion, IL 60099 Account No. 1002301706 Armor Systems Co 1700 Kiefer Dr Suite 1 Zion, IL 60099 Opened 9/01/08 CollectionAttorney Swedish Covenant Hospital Armor Systems Co 1700 Kiefer Dr Suite 1 Zion, IL 60099 Opened 7/01/10 CollectionAttorney Swedish Covenant Hospital Armor Systems Co 1700 Kiefer Dr Suite 1 Zion, IL 60099 Opened 7/01/10 CollectionAttorney Swedish Covenant Hospital Account No. 1002329051 Armor Systems Co 1700 Kiefer Dr Opened 10/01/08 CollectionAttorney Swedish Covenant Hospital Armor Systems Co 1700 Kiefer Dr	Account No. 1002444498					E		
Account No. 1002301706 Armor Systems Co 1700 Kiefer Dr Suite 1 Zion, IL 60099 Account No. 1002539504 Armor Systems Co 1700 Kiefer Dr Suite 1 Zion, IL 60099 Account No. 1002539504 Armor Systems Co 1700 Kiefer Dr Suite 1 Zion, IL 60099 Account No. 1002329051 Armor Systems Co 1700 Kiefer Dr Suite 1 Zion, IL 60099 Account No. 1002329051 Armor Systems Co 1700 Kiefer Dr Armor Systems Co 1700 Kiefer Dr	1700 Kiefer Dr Suite 1		Н	CollectionAttorney Swedish Covenant Hospital				
Armor Systems Co 1700 Kiefer Dr Suite 1 Zion, IL 60099 Account No. 1002539504 Armor Systems Co 1700 Kiefer Dr Suite 1 Zion, IL 60099 Opened 7/01/10 CollectionAttorney Swedish Covenant Hospital H Opened 7/01/10 CollectionAttorney Swedish Covenant Hospital Armor Systems Co 1700 Kiefer Dr Opened 10/01/08 CollectionAttorney Swedish Covenant Hospital Armor Systems Co 1700 Kiefer Dr								952.00
Armor Systems Co 1700 Kiefer Dr Suite 1 Zion, IL 60099 Account No. 1002539504 Armor Systems Co 1700 Kiefer Dr Suite 1 Zion, IL 60099 Opened 7/01/10 CollectionAttorney Swedish Covenant Hospital Account No. 1002329051 Armor Systems Co 1700 Kiefer Dr Suite 1 Zion, IL 60099 Opened 10/01/08 CollectionAttorney Swedish Covenant Hospital H Opened 10/01/08 CollectionAttorney Swedish Covenant Hospital	Account No. 1002301706							
Account No. 1002539504 Armor Systems Co 1700 Kiefer Dr Suite 1 Zion, IL 60099 Account No. 1002329051 Armor Systems Co 1700 Kiefer Dr H Opened 7/01/10 CollectionAttorney Swedish Covenant Hospital Account No. 1002329051 Armor Systems Co 1700 Kiefer Dr H	1700 Kiefer Dr		н	·				
Armor Systems Co 1700 Kiefer Dr Suite 1 Zion, IL 60099 Account No. 1002329051 Armor Systems Co 1700 Kiefer Dr H Opened 10/01/08 CollectionAttorney Swedish Covenant Hospital H H H H H Opened 10/01/08 CollectionAttorney Swedish Covenant Hospital H H Opened 10/01/08 CollectionAttorney Swedish Covenant Hospital	Zion, IL 60099							924.00
Armor Systems Co 1700 Kiefer Dr Suite 1 Zion, IL 60099 Account No. 1002329051 Armor Systems Co 1700 Kiefer Dr Opened 10/01/08 CollectionAttorney Swedish Covenant Hospital H	Account No. 1002539504							
Zion, IL 60099 Account No. 1002329051 Armor Systems Co 1700 Kiefer Dr Opened 10/01/08 CollectionAttorney Swedish Covenant Hospital H	1700 Kiefer Dr		н	CollectionAttorney Swedish Covenant Hospital				
Account No. 1002329051 Armor Systems Co 1700 Kiefer Dr Opened 10/01/08 CollectionAttorney Swedish Covenant Hospital								663.00
Armor Systems Co 1700 Kiefer Dr	Account No. 1002329051							000100
Joune 1			н	CollectionAttorney Swedish Covenant Hospital				
Zion, IL 60099	Zion, IL 60099							328.00
Account No. 1002424470 Opened 7/01/09 Last Active 9/30/09 CollectionAttorney Swedish Covenant Hospital	Account No. 1002424470							
Armor Systems Co 1700 Kiefer Dr Suite 1	1700 Kiefer Dr Suite 1		н	CollectionAttorney Swedish Covenant Hospital				
Zion, IL 60099 272.	Zion, IL 60099							272.00
Sheet no. 2 of 24 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims (Total of this page) 3,139.	Sheet no. 2 of 24 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		 					3,139.00

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In re	Brian Mende,	Case No.
	Arlene Mende	

CDEDITOD'S NAME	Ç	Hu	sband, Wife, Joint, or Community	С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J M H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONTINGEN	LIQUID	PUTED	AMOUNT OF CLAIM
Account No. 1002308739			Opened 9/01/08	T	A T E D		
Armor Systems Co 1700 Kiefer Dr Suite 1 Zion, IL 60099		н	CollectionAttorney Swedish Covenant Hospital		D		147.00
Account No. 1002057312	+		Opened 11/01/06 CollectionAttorney Swedish Covenant Hospital				
Armor Systems Co 1700 Kiefer Dr Suite 1 Zion, IL 60099		н					
							140.00
Account No. 1002100390 Armor Systems Co 1700 Kiefer Dr Suite 1 Zion, IL 60099		н	Opened 3/01/07 Collection Attorney Otolaryngology Group				124.00
Account No. 1002525096 Armor Systems Co 1700 Kiefer Dr Suite 1		Н	Opened 5/01/10 CollectionAttorney Swedish Covenant Hospital				124.00
Zion, IL 60099							94.00
Account No. 1002512654 Armor Systems Co 1700 Kiefer Dr Suite 1 Zion, IL 60099		н	Opened 3/01/10 CollectionAttorney Swedish Covenant Hospital				94.00
Sheet no. 3 of 24 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		<u> </u>	S (Total of t	ub			599.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Brian Mende,	Case No
	Arlene Mende	

	С	ш.,	sband, Wife, Joint, or Community	Tc	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBTOR	C H W	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	N		AMOUNT OF CLAIM
Account No. xxxxxx4498	1		Opened 9/01/09		E		
Armor Systems Co 1700 Kiefer Dr Ste 1 Zion, IL 60099		н	Collection Attorney Swedish Covenant Hospital		D		952.00
Account No. xxxxxx9504	t		Opened 7/01/10	+			
Armor Systems Co 1700 Kiefer Dr Ste 1 Zion, IL 60099		н	Collection Attorney Swedish Covenant Hospital				663.00
Account No. xxxxxx4470	H		Opened 7/01/09 Last Active 9/30/09				000.00
Armor Systems Co 1700 Kiefer Dr Ste 1 Zion, IL 60099		н	Collection Attorney Swedish Covenant Hospital				272.00
Account No. xxxxxx2654	┢		Opened 3/01/10	+			
Armor Systems Co 1700 Kiefer Dr Ste 1 Zion, IL 60099		н	Collection Attorney Swedish Covenant Hospital				94.00
Account No. xxxxxx5096	\vdash		Opened 5/01/10	+	L	H	34.00
Armor Systems Co 1700 Kiefer Dr Ste 1 Zion, IL 60099		н	Collection Attorney Swedish Covenant Hospital				94.00
Sheet no. 4 of 24 sheets attached to Schedule of			<u> </u>	Sub	ota	$\frac{\square}{1}$	
Creditors Holding Unsecured Nonpriority Claims			(Total of				2,075.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Brian Mende,	Case No.
	Arlene Mende	

-	С	ш	sband, Wife, Joint, or Community	1	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	0	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	N	I S P U T	AMOUNT OF CLAIM
Account No.			Swedish Convenant Hospital	T	T E D		
Armor Systems Corporation 1700 Kiefer Drive Suite 1 Zion, IL 60099		н					94.87
Account No. 6242101	\vdash		Opened 9/01/06				34.07
Arnoldharris/Med Business Bureau 1460 Renaissance Dr Park Ridge, IL		Н	CollectionAttorney Sch Laboratory Phys S.C.				
							209.00
Account No. 56824 Arnoldharris/Med Business Bureau 1460 Renaissance Dr Park Ridge, IL		н	Opened 10/01/08 CollectionAttorney Swedish Emergency Assoc				00.00
Account No.	\vdash		Chase				68.00
Associated Recovery Systems P.O. Box 469046 Escondido, CA 92046		w					12,819.00
Account No. 232023979467	\vdash		phone				,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
AT & T Mobility PO Box 6428 Carol Stream, IL 60197-6428		J					206.00
Chapter E of 24 objects the higher Call 1.1 C				1,,1, 4	lat.		200.00
Sheet no. <u>5</u> of <u>24</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	Subt his			13,396.87

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B6F (Official Form 6F) (12/07) - Cont.

In re	Brian Mende,	Case No.
	Arlene Mende	

CREDITOR'S NAME,	Ç	Hu	sband, Wife, Joint, or Community	С	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONTINGEN	L Q U	S P U T	AMOUNT OF CLAIN
Account No. 28146827			NOTICE ONLY	٦Ÿ	ΙE		
Bac Home Loans Servici 450 American St Simi Valley, CA 93065		J			D		0.00
Account No. 20292588	+		NOTICE ONLY		<u> </u>		0.00
Bac Home Loans Servici 450 American St Simi Valley, CA 93065		J					
							0.00
Account No. 4264293998931848 Bank Of America Po Box 17054 Wilmington, DE 19850		J	Opened 10/01/03 Last Active 2/24/10 CreditCard				9,912.00
Account No. 5490995998878521	╁		Opened 11/01/91 Last Active 2/24/10		-	$\frac{1}{1}$	3,312.00
Bank Of America Po Box 17054 Wilmington, DE 19850		J	CreditCard				804.00
Account No.	╁			+			004.00
Bank of America P.O. Box 851001 Dallas, TX 75285		w					804.00
Sheet no. 6 of 24 sheets attached to Schedule of				Sub	tot:	 al	
Creditors Holding Unsecured Nonpriority Claims			(Total of				11,520.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Brian Mende,	Case No.	
	Arlene Mende		

	С	Hus	sband, Wife, Joint, or Community	С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	O D E B T O R	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	ONL I QU I DATE		AMOUNT OF CLAIM
Account No.				Т	T E D		
Bella Goland, M.D. P.O. Box 5979 Buffalo Grove, IL 60089		н					35.00
Account No. xxxxxxxxxxxx8521			Opened 11/01/91 Last Active 11/21/14 Credit Card				35.00
Bk Of Amer Po Box 982235 El Paso, TX 79998		w					
							724.00
Account No. Blatt, Hasenmiller, Leibsker & Moor 125 S. Wacker Dr. Ste. 400 Chicago, IL 60606		w	Midland Funding LLC				6,080.00
Account No. 5291491750948166 Capital One, N.a. Bankruptcy Dept Po Box 5155 Norcross, GA 30091		J	Opened 7/01/00 Last Active 1/07/09 CreditCard				
Account No. 5291151797052162			NOTICE ONLY				5,986.00
Capital One, N.a. Bankruptcy Dept Po Box 5155 Norcross, GA 30091		н					0.00
Sheet no7 of _24_ sheets attached to Schedule of			<u> </u>	Sub	tota	l ıl	
Creditors Holding Unsecured Nonpriority Claims			(Total of				12,825.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Brian Mende,	Case No.
	Arlene Mende	

	С	11	should Wife laint or Community	16	Ιυ	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONFINGEN	L I Q	I S P U T	AMOUNT OF CLAIM
Account No. 13793580			Opened 12/01/09	٦т	T E D		
Cavalry Portfolio Services Attention: Bankruptcy Department Po Box 1017 Hawthorne, NY 10532		J	CollectionAttorney Hsbc Bank Nevada		D		3,877.00
Account No. 4266924003131168	t		Opened 11/01/00 Last Active 1/15/10				
Chase Po Box 15298 Wilmington, DE 19850	-	J	CreditCard				40.040.00
	L						12,818.00
Account No. 1727204101348587 Chase - Cc Po Box 15298 Wilmington, DE 19850	-	н	NOTICE ONLY				0.00
Account No. 1002834547	t		NOTICE ONLY	\dagger			
Chrysler Credit Po Box 9218 Farmington Hills, MI 48333		J					0.00
Account No. 5424180130688283	t		Opened 12/01/99 Last Active 2/24/11	+	\vdash		
Citibank Sd, Na Attn: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195		J	CreditCard				7,977.00
Sheet no. 8 of 24 sheets attached to Schedule of	_			Sub	tota	ıl	04.670.00
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	24,672.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Brian Mende,	Case No.
	Arlene Mende	

	С	ш	sband, Wife, Joint, or Community	1	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	N	I S P U T	AMOUNT OF CLAIM
Account No. 5466160079131122			Opened 9/01/07 Last Active 10/17/09	Т	T E D		
Citibank Sd, Na Attn: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195		J	CreditCard				2,269.00
Account No. 6035320076102506			NOTICE ONLY	T			
Citibank Usa Citicard Credit Srvs Po Box 20507 Kansas City, MO 64195		н					0.00
Account No.	╁			+			0.00
City of Chicago Dept. of Revenue, Parking 333 South State Street, Ste. 540 Chicago, IL 60604		J					900.00
Account No.	╁						
City of Chicago Water Div Dept of Revenue POB 6330 Chicago, IL 60680		J					399,00
Account No.	+			+			
Codilis & Associates 15 W 030 N Frontage Rd, Ste 100 Burr Ridge, IL 60527		J					0.00
Sheet no. 9 of 24 sheets attached to Schedule of	-			Sub			3,568.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	3,300.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Brian Mende,	Case No.
	Arlene Mende	

	С	Ни	sband, Wife, Joint, or Community	To	: Tu	D	Ī
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \		D I S P U T E D	AMOUNT OF CLAIM
Account No.			Bank of America	T	E		
Collectcorp Corporation 455 N. 3rd Street Ste. 260 Phoenix, AZ 85004		н					9,912.00
Account No.	t				+		
ComEd 2100 Swift Dr. Oak Brook, IL 60523-9644		J					
							539.00
Account No. Diagnostic Radiology Specialists Department 4062 Carol Stream, IL 60122		н					13.00
Account No. 6011007251338546	t		Opened 2/01/03 Last Active 2/22/09				
Discover Fin Po Box 6103 Carol Stream, IL 60197		J	CreditCard				12,686.00
Account No. 29760521		\vdash	Opened 4/01/10	+		+	, , ,
Enhanced Recovery Co L 8014 Bayberry Rd Jacksonville, FL 32256		н	CollectionAttorney Sprint				541.00
Sheet no. 10 of 24 sheets attached to Schedule of	_	_		Sul	otot	al	00.004.00
Creditors Holding Unsecured Nonpriority Claims			(Total o	f this	pa	ge)	23,691.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Brian Mende,	Case No.
_	Arlene Mende	,

	1^	1	short Wife Islat or Occasionity	1.	1	15	Τ
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	UNLIQUIDA	D I S P U T E D	AMOUNT OF CLAIM
Account No. 7588780			Opened 6/01/07	Т	E		
Ffcc-columbus Inc 1550 Old Henderson Rd St Columbus, OH 43220		н	CollectionAttorney Klapman M.D.		D		139.00
Account No. 2906118770	╁		NOTICE ONLY	+		+	
First American Bank 700 Busse Rd Elk Grove VIg, IL 60007		J					
	_			_			0.00
Account No. FMA Alliance PO Box 2409 Houston, TX 77252-2409		J					10,338.00
Account No. 6018596364093074	╁		NOTICE ONLY	+			
GEMB / Old Navy Attention: GEMB Po Box 103104 Roswell, GA 30076		J					0.00
Account No. 600889121026	╁		NOTICE ONLY	+		-	3.00
Gemb/jcp Attention: Bankruptcy Po Box 103104 Roswell, GA 30076		н					0.00
Sheet no11_ of _24_ sheets attached to Schedule of	<u></u>			Sub	tota	ı al	
Creditors Holding Unsecured Nonpriority Claims			(Total of				10,477.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Brian Mende,	Case No.
_	Arlene Mende	,

CREDITORIC NAME	С	Hu	Isband, Wife, Joint, or Community			D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	G E N	LIQI	S P U T	AMOUNT OF CLAIM
Account No. 780821672212			NOTICE ONLY	٦	ΙE		
Gemb/m Wards Po Box 981400 El Paso, TX 79998		J			D		0.00
Account No.	H		Capital One	-			
Global Credit & Collection Corp 300 International Dr. PMB #10015 Buffalo, NY 14211		Н					
							5,386.00
Account No. 11576419 Harris & Harris Ltd 222 Merchandise Mart Plz Chicago, IL 60654	-	J	Opened 8/01/07 CollectionAttorney Advocate-III Masonic B.H.				308.00
Account No. 4663090006209119	╁		NOTICE ONLY	-			000.00
HSBC Attn: Bankruptcy Po Box 5213 Carol Stream, IL 60197	-	J					0.00
Account No. 5491070004207690	T		NOTICE ONLY	+	H		
Hsbc Bank Attn: Bankruptcy Po Box 5213 Carol Stream, IL 60197		н					0.00
Sheet no. <u>12</u> of <u>24</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub			5,694.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Brian Mende,	Case No
	Arlene Mende	

	l c	Нп	sband, Wife, Joint, or Community	С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	Q U	I S P U T E D	AMOUNT OF CLAIM
Account No. 2003996161			NOTICE ONLY	Т	E		
Hsbc/carsn Pob 15521 Wilmington, DE 19805		J			D		0.00
Account No. 606601100254377	┢	_	NOTICE ONLY	+	<u> </u>	<u> </u>	0.00
Hsbc/rs 90 Christiana Rd New Castle, DE 19720		J					0.00
Account No. 12664119	┢		Opened 12/01/10	+		_	
Illinois Collection Se Po Box 1010 Tinley Park, IL 60487		н	CollectionAttorney Addison Emergency Physicians				201.00
Account No.	╀	_	collection company for Addison Emergency	+			201.00
Illinois Collection Service P.O. Box 1010 Tinley Park, IL 60477-9110		н	Physicians				201.00
Account No.	╁		NOTICE ONLY	+	\vdash	\vdash	
Illinois Masonic 836 W. Wellington Chicago, IL 60657		J					0.00
Sheet no. 13 of 24 sheets attached to Schedule of	_	_	<u> </u>	Sub	tots	1	

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In re	Brian Mende,	Case No.
	Arlene Mende	

	С	Ни	sband, Wife, Joint, or Community	С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBTOR	C H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	COXTLXGEX	UNLIQUIDATE	SPUTED	AMOUNT OF CLAIM
Account No. 045200			medical	Т	T E D		
Jeffrey Feffer DDS 561 W. Diversey Prkwy Suite 203 Chicago, IL 60614		J			D		1,818.00
Account No.	┢	H					
JPMorgan Chase & Co C/O James Dimon CEO 270 Park Ave New York, NY 10017		J					0.00
Account No. 039742456552			Opened 8/01/04 Last Active 12/22/10				0.00
Kohls Attn: Recovery Dept Po Box 3120 Milwaukee, WI 53201		J	ChargeAccount				149.00
Account No.	┢		NOTICE ONLY				
Lawrence M. Kaufman MD 2456 N. Western Ave. Chicago, IL 60647		J					0.00
Account No. 193180601	\vdash		NOTICE ONLY		-		3.90
Liberty Bank For Savin 2392 N Milwaukee Chicago, IL 60647		J					0.00
Sheet no. 14 of 24 sheets attached to Schedule of	_		<u> </u>	Sub	L tota	11	
Creditors Holding Unsecured Nonpriority Claims			(Total of				1,967.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Brian Mende,	Case No.
_	Arlene Mende	,

CD FD FFOD IS NOT TO	С	Hu	sband, Wife, Joint, or Community	С	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.) Account No.	CODEBTOR	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	NLIQUIDATE	I S P U T E D	AMOUNT OF CLAIM
Account No.			NOTICE ONE!		E D		
Loyola University Hospital 2160 S. 1st Ave #1700 Maywood, IL 60153		w					
Account No.							0.00
Medical Recovery Specialists 2250 E. Devon Ave Ste 352 Des Plaines, IL 60018		J					
,							399.00
Account No. 8534210285 Midland Credit Management Po Box 939019 San Diego, CA 92193		J	Opened 3/01/10 FactoringCompanyAccount Capital One				6,306.00
Account No.			Our Lady of the Resurrection Medical Center				0,300.00
MiraMed Revenue Group 991 Oak Creek Drive Lombard, IL 60148		Н					150.00
Account No.	_						100.00
MiraMed Revenue Group, LLC Dept. 77304 P.O. Box 77000 Detroit, MI 48277		н					150.00
Sheet no. <u>15</u> of <u>24</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	-		(Total of	Sub			7,005.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Brian Mende,	Case No.
	Arlene Mende	

	T _C	ш	sband, Wife, Joint, or Community	I c	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	L	SPUTED	AMOUNT OF CLAIM
Account No. 7728483	1		Med1 02 Our Lady Of The Resurrection	T	E D		
Miramedrg 991 Oak Creek Dr Lombard, IL 60148		н			D		450.00
	L						150.00
Account No. 5873753 Mrsi 2250 E Devon Ave Ste 352 Des Plaines, IL 60018		Н	Opened 2/01/05 Last Active 2/16/06 CollectionAttorney Lutheran General Hospital NOTICE ONLY				
							0.00
Account No. 10437866 Mutual Management 401 E State Rockford, IL 61104		н	Opened 11/01/08 CollectionAttorney Physicians Immediate Care C				
							103.00
Account No. 11020133878 Nationwide Credit & Co 815 Commerce Dr Ste 100 Oak Brook, IL 60523		н	Opened 2/01/07 CollectionAttorney Loyola Univ Phys Foundation				
	┖						711.00
Account No. 10910050298 Nationwide Credit & Co 815 Commerce Dr Ste 100 Oak Brook, IL 60523		J	Opened 6/01/06 CollectionAttorney Loyola University Health Sys.				593.00
Sheet no. 16 of 24 sheets attached to Schedule of				Sub	Ote	1	
Creditors Holding Unsecured Nonpriority Claims			(Total of t				1,557.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Brian Mende,	Case No.
	Arlene Mende	

CDEDITORIG MANG	С	Hu	sband, Wife, Joint, or Community	C	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBTOR	C H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		NL - QU - DATE	F	AMOUNT OF CLAIM
Account No. 11051000734			Opened 2/01/07	Т	T E		
Nationwide Credit & Co 815 Commerce Dr Ste 100 Oak Brook, IL 60523		н	CollectionAttorney Loyola University Health Sys.		D		462.00
Account No. 11020243942	┢		Opened 7/01/08	-	-		
Nationwide Credit & Co 815 Commerce Dr Ste 100 Oak Brook, IL 60523		Н	CollectionAttorney Loyola Univ Phys Foundation				
							198.00
Account No. 10910056046 Nationwide Credit & Co 815 Commerce Dr Ste 100 Oak Brook, IL 60523		J	Opened 7/01/06 CollectionAttorney Loyola University Health Sys.				
4 4040003350	-		One and 2/04/07	_			182.00
Account No. 10910093258 Nationwide Credit & Co 815 Commerce Dr Ste 100 Oak Brook, IL 60523	_	н	Opened 3/01/07 CollectionAttorney Loyola University Health Sys.				143.00
Account No. 11020166659	\vdash		Opened 7/01/07	+	-	\vdash	140.00
Nationwide Credit & Co 815 Commerce Dr Ste 100 Oak Brook, IL 60523	-	Н	CollectionAttorney Loyola Univ Phys Foundation				94.00
Character 47 of 04 above 1 to 0.1 to 0.				C. 1	<u>L</u>		34.00
Sheet no. <u>17</u> of <u>24</u> sheets attached to Schedule of Subtotal Creditors Holding Unsecured Nonpriority Claims (Total of this page)					1,079.00		

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B6F (Official Form 6F) (12/07) - Cont.

In re	Brian Mende,	Case No.
	Arlene Mende	

	16	р	sband, Wife, Joint, or Community	1	Ιυ	D	<u> </u>
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	COXFLXGEX		I S P U T E	AMOUNT OF CLAIM
Account No. 11020133879 Nationwide Credit & Co 815 Commerce Dr Ste 100 Oak Brook, IL 60523		н	Opened 2/01/07 CollectionAttorney Loyola Univ Phys Foundation	T	T E D		81.00
Account No. 11051007362 Nationwide Credit & Co 815 Commerce Dr Ste 100 Oak Brook, IL 60523		н	Opened 4/01/07 CollectionAttorney Loyola University Health Sys.				77.00
Account No. 11091003918 Nationwide Credit & Co 815 Commerce Dr Ste 100 Oak Brook, IL 60523		J	Opened 12/01/07 CollectionAttorney University Of Illinois/Msp				68.00
Account No. 11095001915 Nationwide Credit & Co 815 Commerce Dr Ste 100 Oak Brook, IL 60523		J	Opened 12/01/08 CollectionAttorney University Of Illinois/Msp				2,000.00
Account No. 4489000270160395 Natl Cty Crd K-a16-2j Kalamazoo, MI 49009		J	NOTICE ONLY				0.00
Sheet no. <u>18</u> of <u>24</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	- 	-	(Total of	Sub this			2,226.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Brian Mende,	Case No.
	Arlene Mende	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	ΙQ	I S P U T E		AMOUNT OF CLAIM
Account No.			Capital One Bank Bank	Ľ	E D			
NCO Financial Systems INC. P.O. Box 12100 Dept. 64 Trenton, NJ 08650		w						
Account No. 1004257217	┢		Opened 10/31/05 Last Active 1/17/06	\vdash	Ļ	L	\downarrow	5,303.00
New Century Mortgage C Po Box 15298 Wilmington, DE 19850		J	RealEstateMortgageWithoutOtherCollateral NOTICE ONLY					0.00
Account No. 1004264986	┢		Opened 10/31/05 Last Active 1/17/06	\perp	┢		+	0.00
New Century Mortgage C Po Box 15298 Wilmington, DE 19850		J	ConventionalRealEstateMortgage NOTICE ONLY					
Account No. 3141689715	╀	_	Opened 3/01/10	L	\vdash	L	\downarrow	0.00
Northwest Collectors 3601 Algonquin Rd Ste 23 Rolling Meadows, IL 60008		н	CollectionAttorney Kaufman M.D. Phd Lawrence M.					105.00
Account No.	t	<u> </u>	NOTICE ONLY	╁	H	H	+	
Our Lady of Resurrection 5645 W. Addison Street Chicago, IL 60634		w						0.00
Sheet no. 19 of 24 sheets attached to Schedule of		<u> </u>		Subi	Lots	<u>L</u>	+	0.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t				, [5,408.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Brian Mende,	Case No.
	Arlene Mende	

CREDITORIS NAME	С	Hu	sband, Wife, Joint, or Community	C	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONTINGEN	LQU	I S P U T E D	AMOUNT OF CLAIM
Account No. 5545141001168494			Opened 4/18/95 Last Active 7/12/07 NOTICE ONLY	Т	T E D		
Peoples Bk Credit Card Services Attn: Bankruptcy Po Box 7092 Rccb 0680 Bridgeport, CT 06601		J					0.00
Account No. xxxxxxxxx2655			Opened 7/02/93 Last Active 8/21/14				0.00
Peoples Gas Attention: Bankruptcy Department 130 E. Randolph 17th Floor Chicago, IL 60601		Н	Agriculture				
	L						293.00
Account No. 427158080165 Peoples United Bank 850 Main St Bridgeport, CT 06604		J	NOTICE ONLY				0.00
Account No.							0.00
Pierce & Associates 1 N. Dearborn Suite 1300 Chicago, IL 60602		J					0.00
Account No.	\dagger				T		
Presence Health 62314 Collection Center Dr Chicago, IL 60693		J					50.89
Sheet no. 20 of 24 sheets attached to Schedule of	1_			Sub	tota	 al	
Creditors Holding Unsecured Nonpriority Claims			(Total of				343.89

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B6F (Official Form 6F) (12/07) - Cont.

In re	Brian Mende,	Case No.
_	Arlene Mende	

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community		C	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C J M	DATE CLAIM WAS INCURRED AN CONSIDERATION FOR CLAIM. IF CL IS SUBJECT TO SETOFF, SO STAT	AIM	CONTINGENT	UZL-QU-DAH		AMOUNT OF CLAIM
Account No.	1					Ė		
Resurrection Health Care 62314 Collection Center Chicago, IL 60693		J				D		775.00
Account No. 303392747910			NOTICE ONLY					
Rnb-fields3 Po Box 9475 Minneapolis, MN 55440		J						0.00
Account No.	t	H				Т	Г	
Rush Oak Park Hospital 520 S Maple Ave Oak Park, IL 60304		J						620.00
Account No.	T					Г	Г	
Rush Presbyterian Medical Center 1653 West Congress Parkway Chicago, IL 60612		J						5,000.00
Account No. 5121079723318470	Ī	Γ	Opened 1/01/06 Last Active 1/05/11				Г	
Sears/cbsd 701 East 60th St N Sioux Falls, SD 57117		J	CreditCard					1,001.00
Sheet no. 21 of 24 sheets attached to Schedule of				S	ubt	tota	1	7,396.00
Creditors Holding Unsecured Nonpriority Claims				otal of th	is i	pag	e)	7,396.00

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B6F (Official Form 6F) (12/07) - Cont.

In re	Brian Mende,	Case No
_	Arlene Mende	

	1	ш.,	sband, Wife, Joint, or Community		<u></u>	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J	DATE CLAIM WAS INCURRED AN CONSIDERATION FOR CLAIM. IF CLA IS SUBJECT TO SETOFF, SO STATE	AIM	CONTINGEN	ONL QU L DA	DINPUTED	AMOUNT OF CLAIM
Account No.			Bank of America		T	T E D		
Sunrise Credit Services, Inc. P.O. Box 9100 Farmingdale, NY 11735		w				D		804.00
Account No.	┢							004.00
Swedish Covenant Hospital 54105 N. California Ave. Chicago, IL 60625		н						
								663.17
Account No.								
T-Mobile P.O. Box 37380 Albuquerque, NM 87176-7380		J						500.00
Account No. 334437814	┝		Opened 4/01/05 Last Active 1/30/11					600.00
Target Po Box 59317 Minneapolis, MN 55459	-	J	CreditCard					62.00
Account No. xxxxx7814	╁		Opened 4/01/05 Last Active 1/30/11					02.00
Target Credit Card (TC) C/O Financial & Retail Services Mailstop BT P.O. Box 9475 Minneapolis, MN 55440		w	Credit Card					62.00
Sheet no. 22 of 24 sheets attached to Schedule of		_	<u> </u>	S	ub	tota	l	
Creditors Holding Unsecured Nonpriority Claims			Т)	otal of th				2,191.17

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B6F (Official Form 6F) (12/07) - Cont.

In re	Brian Mende,	Case No.
_	Arlene Mende	,

CREDITOR'S NAME, MAILING ADDRESS	COD	Hu H	sband, Wife, Joint, or Community	CONT	U N L	D I S P	
INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	TINGENT	Q U		AMOUNT OF CLAIM
Account No.				Ť	D A T E D		
Tom Vaughn, Chapter 13 Trustee 200 S Michigan Ave, Ste 1300 Chicago, IL 60604		J					0.00
Account No.	┝						
UIC University 1700 Taylor Street Chicago, IL 60612		w					
							16,740.23
Account No.							
Viking Collection Service Inc. P.O. Box 59207 Minneapolis, MN 55459		н					
Account No.	┞				L		12,818.93
Village of North Riverside PO Box 7641 Carol Stream, IL 60197	•	J					200.00
Account No. 3072863040	t		NOTICE ONLY		Г		
Weisfield Jewelers Attn: Bankruptcy Po Box 3680 Akron, OH 44309		J					0.00
	_				Ļ	L	0.00
Sheet no. _23 _ of _24 _ sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	Subt his p			29,759.16

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B6F (Official Form 6F) (12/07) - Cont.

In re	Brian Mende,	Case No.
_	Arlene Mende	

	С	Hu	sband, Wife, Joint, or Community	Тс	Τυ	Т	рΤ	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	I U	, [U T E	AMOUNT OF CLAIM
Account No.	1		NOTICE ONLY	'	A T E D			
Weiss Memorial Hospital 4646 N. Marine Drive Chicago, IL 60640		w						0.00
Account No. 5490962090134328	t		NOTICE ONLY	十	†	\dagger	\dashv	
Wells Fargo Bank Po Box 5445 Portland, OR 97208		J						
				\perp	Ļ	╧		0.00
Account No. West Suburban Medical Center 3 Erie Court Oak Park, IL 60302		J						333.00
Account No. 32466	╁		NOTICE ONLY	+	+	$^{+}$	+	
Wfnnb/express Attn: Bankruptcy Po Box 18227 Columbus, OH 43218		J						0.00
Account No. 63815	╁		NOTICE ONLY	\dagger	$^{+}$	\dagger	1	
Wfnnb/new York & Compa 220 W Schrock Rd Westerville, OH 43081		J						
								0.00
Sheet no. _24 _ of _24 _ sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub this			;)	333.00
			(Report on Summary of S		Tot dul		- 1	176,853.09

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B6G (Official Form 6G) (12/07)

In re	Brian Mende,	Case No.
	Arlene Mende	

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 15-32274 Doc 1 Filed 09/22/15 Entered 09/22/15 15:07:58 Desc Main Document Page 45 of 82

B6H (Official Form 6H) (12/07)

In re	Brian Mende,	Case No.
	Arlene Mende	

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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					=				
	in this information to identify your	case:							
Del	otor 1 Brian Mend	le							
	otor 2 Arlene Men	de							
Uni	ted States Bankruptcy Court for th	e: NORTHERN DISTRI	CT OF ILLINOIS						
	se number nown)		-			imended ipplemei	nt showin	g post-petitio	
0	fficial Form B 6I							ollowing date:	
	chedule I: Your Inc	ome			MM	/ DD/ Y\	YYY		12/13
spo atta	plying correct information. If you use. If you are separated and yo ch a separate sheet to this form. Describe Employment	ur spouse is not filing w On the top of any addit	rith you, do not include	e informat	ion about y	our spo	use. If m	ore space is	needed,
1.	Fill in your employment information.		Debtor 1		D	ebtor 2	or non-fi	ling spouse	
	If you have more than one job, attach a separate page with] Emplo	yed		
	information about additional	p.c.yccc	☐ Not employed			Not em	nployed		
	employers.	Occupation	Production Manag	ger					
	Include part-time, seasonal, or self-employed work.	Employer's name	Wrex, Inc.						
	Occupation may include student or homemaker, if it applies.	Employer's address	1200 E. Golf Road Des Plaines, IL 60						
		How long employed t	there? <u>1 year</u>						
Par	t 2: Give Details About Mo	nthly Income							
	mate monthly income as of the cuse unless you are separated.	date you file this form. If	you have nothing to rep	oort for any	line, write \$	0 in the	space. In	clude your no	on-filing
-	u or your non-filing spouse have me e space, attach a separate sheet to		combine the information	for all emp	loyers for the	at perso	n on the I	ines below. If	you need
					For Debto	r 1		otor 2 or ng spouse	
2.	List monthly gross wages, sale deductions). If not paid monthly	ary, and commissions (b calculate what the month	pefore all payroll aly wage would be.	2. \$	6,50	00.00	\$	0.00	,
3.	Estimate and list monthly over	time pay.		3. +\$		0.00	+\$	0.00	
1	Calculate gross Income Add I	ino 2 i lino 2		4 6	6 500	00	•	0.00	

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Debto Debto		Brian Mende Arlene Mende	_	Case	number (<i>if known</i>)			_
	Con	y line 4 here	4.	For \$	Debtor 1 6,500.00		Debtor 2 or filing spouse 0.00	
	·	*		· —		· —		
	List 5a. 5b.	all payroll deductions: Tax, Medicare, and Social Security deductions Mandatory contributions for retirement plans	5a. 5b.	\$ \$	1,250.43 0.00	\$ 	0.00	
	5c. 5d. 5e.	Voluntary contributions for retirement plans Required repayments of retirement fund loans Insurance	5c. 5d. 5e.	\$ \$ \$	0.00 0.00 307.67	\$ \$	0.00 0.00 0.00	
	5f. 5g. 5h.	Domestic support obligations Union dues Other deductions. Specify:	5f. 5g. 5h.+	\$ \$ \$	0.00 0.00 0.00	\$ - \$	0.00 0.00 0.00	
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$	1,558.10	\$	0.00	
8.		all other income regularly received: Net income from rental property and from operating a business, profession, or farm	7.	\$	4,941.90	\$	0.00	
	8b. 8c.	Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. Interest and dividends Family support payments that you, a non-filing spouse, or a dependent	8a. 8b. nt	\$ \$	0.00	\$ 	0.00	
	8d.	regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. Unemployment compensation	8c. 8d.	\$ \$	0.00 0.00	\$ \$	0.00 0.00	
	8e. 8f.	Social Security Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: SSI	8e. ce 8f.	\$ \$	0.00	\$	702.00	
	8g.	Pension or retirement income	— 8g.	\$	0.00	\$	0.00	
	8h.	Other monthly income. Specify:	8h.+	\$		\$	0.00	
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	0.00	\$	702.00	
		culate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$	4	4,941.90 + \$_	70	02.00 = \$ 5,643.9	0
	Inclu othe	e all other regular contributions to the expenses that you list in Schedulude contributions from an unmarried partner, members of your household, your friends or relatives. not include any amounts already included in lines 2-10 or amounts that are no cify:	ır deper		•		Schedule J. 11. +\$ 0.0	0
		the amount in the last column of line 10 to the amount in line 11. The ree that amount on the Summary of Schedules and Statistical Summary of Certies					12. \$ 5,643.9	0
	Do y ■ □	you expect an increase or decrease within the year after you file this form No. Yes. Explain:	n?				Combined monthly income	·

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Filli	in this informa	ation to identify y	our case:					
Debt	tor 1	Brian Mende)			Ch	eck if this is:	
							An amended filing	
Debt		Arlene Mend	le					wing post-petition chapter
(Spo	ouse, if filing)						13 expenses as of	the following date:
Unite	ed States Bankı	ruptcy Court for the:	NORTH	IERN DISTRICT OF ILLIN	OIS		MM / DD / YYYY	
Case	e number						A separate filing fo	r Debtor 2 because Debto
(If kn	nown)			<u> </u>			2 maintains a sepa	arate household
Of	fficial Fo	orm B 6J						
		J: Your	_ Exper	nses				12/1
Be a	as complete ormation. If n	and accurate as	s possible eded, atta	. If two married people a ach another sheet to this				
Part		ribe Your House	hold					
1.	Is this a join							
	☐ No. Go to							
	Yes. Doe	es Debtor 2 live	in a separ	ate household?				
	■ N	lo						
	ПΥ	es. Debtor 2 mus	st file a sep	parate Schedule J.				
2.	Do you hav	e dependents?	■ No					
	Do not list D and Debtor		☐ Yes.	Fill out this information for each dependent	Dependent's relation Debtor 1 or Debtor 1		Dependent's age	Does dependent live with you?
	Do not state							□ No
	dependents'	names.						☐ Yes
								□ No
								☐ Yes
								□ No
					-			□ Yes □ No
								☐ Yes
3.	Do your exi	penses include	_	N				⊔ Yes
.	expenses of	of people other t d your depende	han 🗖	No Yes				
Part	t 2: Estim	nate Your Ongoi	ng Month	ly Expenses				
exp		a date after the		uptcy filing date unless y y is filed. If this is a supp				
the		h assistance an		government assistance cluded it on Schedule I:			Your exp	enses
(011		,						
4.		or home owners nd any rent for th		nses for your residence. I or lot.	nclude first mortgage	4.	\$	1,280.50
	If not include	ded in line 4:						
	4a. Real	estate taxes				4a.	\$	0.00
	4b. Prope	erty, homeowner's	s, or renter	's insurance		4b.	\$	0.00
				upkeep expenses		4c.		75.00
_		eowner's associa				4d.	·	0.00
5.	Additional i	mortgage paymo	ents for vo	our residence, such as ho	me equity loans	5.	\$	0.00

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Utilities Same Sa	ebtor 1	Brian Mende			
6a. Electricity, heat, natural gas 6b. Water, sewer, garbage collection 6c. Telephone, cell phone, Internet, satellite, and cable services 6c. \$ 200.00 6c. Telephone, cell phone, Internet, satellite, and cable services 6c. \$ 200.00 6c. Other, Specify: 6cd. \$ 5.00 6c. Telephone, cell phone, Internet, satellite, and cable services 6c. \$ 200.00 6cd. Other, Specify: 6cd. \$ 5.00 6c. Telephone, cell phone, Internet, satellite, and cable services 6cd. \$ 5.00 6cd. Other, Specify: 6cd. \$ 5.00 6cd. Specify: 6cd. Sp	btor 2	Arlene Mende	Case num	ber (if known)	
6b. Valer, sewer, garbage collection 6c. Telephone, cell phone, hiertnet, stellite, and cable services 6c. \$ 200.00 6d. Other, Specity: 6d. \$ 0.00 6d. Other, Specity: 7c. \$ 0.00 6d. Other, Specity: 8c. \$ 0.00 6d. Other, Specity: 8c. \$ 0.00 6d. Other, Specity: 9c. \$ 0.00 6d. Other, Specity: Applied the special order of the special order orde	Utilit	ties:			
6c. Telephone, call phone, Internet, satellite, and cable services 6d. \$ 200.00 6d. Other, Specify: 6d. \$ 0.00 Food and housekeeping supplies 7. \$ 700.00 Food and housekeeping supplies 8. \$ 700.00 Food and housekeeping supplies 9. \$ 700.	6a.	Electricity, heat, natural gas	6a.	\$	300.00
6c. Telephone, cell phone, Internet, satellite, and cable services 6d. Other. Specify: 6d. S. 0.000 Food and housekeeping supplies 7, \$ 700.00 Childcare and children's education costs 8, \$ 0.000 Childcare and children's education costs 10, \$ 150.00 Personal care products and services 110, \$ 150.00 Medical and dental expenses 111, \$ 525.00 Transportation. Include gas, maintenance, bus or train fare. Do not include car payments. Entertainment, clubs, recreation, newspapers, magazines, and books 13, \$ 0.000 Charitable contributions and religious donations 14, \$ 0.000 Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15b. Health insurance 15c. \$ 0.000 15c. Vehicle insurance 15d. Other insurance. Specify: ARP RXS (Arlene) (Prescription Supplement) Pet Insurance Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: 17a. Car payments for Vehicle 1 17b. Car payments for Vehicle 2 17b. Car payments for Vehicle 2 17c. Other. Specify: 17d. Other. Specify: 17d	6b.	Water, sewer, garbage collection	6b.	\$	75.00
Food and housekeeping supplies	6c.		6c.	\$	
Food and housekeeping supplies	6d.	Other. Specify:	6d.	\$	0.00
Childcare and children's education costs 8.	Food			\$	
Clothing, laundry, and dry cleaning					
Personal care products and services 10. \$ 150.00				· -	
Medical and dental expenses 11. \$ \$25.00		9		· -	
Transportation. Include gas, maintenance, bus or train fare. Do not include car payments. Entertainment, clubs, recreation, newspapers, magazines, and books Is \$ 0.00 Charitable contributions and religious donations Is \$ 0.00 Charitable contributions and religious donations Is \$ 0.00 Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. Is I file insurance Is \$ 0.00 Is \$ 0.00 Is Beath insurance. Is \$ 0.00 Is		•			
Do not include car payments. 12. \$ 400.00 Charitable contributions and religious donations 14. \$ 0.00 Charitable contributions and religious donations 14. \$ 0.00 Charitable contributions and religious donations 14. \$ 0.00 Charitable contributions and religious donations 15. \$ 0.00 Insurance.		•			
Entertainment, clubs, recreation, newspapers, magazines, and books Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15b. Health insurance 15c. Vehicle insurance 15d. Other insurance. 15d. Other insurance. 15d. Other insuranc			12.	\$	400.00
Charitable contributions and religious donations Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15b. Health insurance 15c. \$ 0.00 15c. Vehicle insurance 15d. Other insurance. Specify: ARP RXS (Arlene) (Prescription Supplement) 15d. \$ 8.00 15d. Other insurance. Specify: AARP RXS (Arlene) (Prescription Supplement) Pet Insurance			13.	\$	0.00
Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15b. \$ 0.00 15b. Health insurance 15c. Vehicle insurance 15c. Vehicle insurance. Specify: AARP RXS (Arlene) (Prescription Supplement) 15d. \$ 8.00 Pet Insurance 15d. Other insurance. Specify: Pet Insurance 15d. S 100.00 Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: 16. \$ 0.00 Installment or lease payments: 17a. Car payments for Vehicle 1 17b. Car payments for Vehicle 2 17b. S 0.00 17c. Other. Specify: 17c. \$ 0.00 17c. Other. Specify: 17d. Other. Specify: 17d. Other. Specify: 17d. Other. Specify: 17d. Other specify: 17d. Other payments you make to support others who do not live with you. 18 0.00 19ceify: 19c. Again the specify expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income 20a. Mortgages on other property 20b. Real estate taxes 20b. \$ 0.00 20c. Property, homeowner's, or renter's insurance 20c. Maintenance, repair, and upkeep expenses 20d. \$ 0.00 20d. Maintenance, repair, and upkeep expenses 20d. \$ 0.00 20d. Maintenance, repair, and upkeep expenses 20d. \$ 0.00 20d. Maintenance, repair, and upkeep expenses 20d. \$ 0.00 20d. Maintenance, repair, and upkeep expenses 20d. \$ 0.00 20d. Maintenance, repair, and upkeep expenses 20d. \$ 0.00 20d. Maintenance, repair, and upkeep expenses 20d. \$ 0.00 20d. Maintenance, repair, and upkeep expenses 20d. \$ 0.00 20d. Maintenance, repair, and upkeep expenses 20d. \$ 0.00 20d. S 0.00 20			14.	\$	
15a. Life insurance 15a. \$ 0.00 15b. Health insurance 15b. \$ 0.00 15c. Vehicle insurance 15c. \$ 500.00 15d. Other insurance. Specify: Pet Insurance Supplement) 15d. \$ 8.00 Pet Insurance 15d. \$ 8.00 Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: 16. \$ 0.00 Installment or lease payments: 17a. Car payments for Vehicle 1 17a. \$ 0.00 17b. Car payments for Vehicle 2 17b. \$ 0.00 17c. Other. Specify: 17c. \$ 0.00 17d. Other. Specify: 17c. \$ 0.00 Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule 1, Your Income (Official Form 6). 18. \$ 0.00 Other payments you make to support others who do not live with you. \$ 0.00 Other payments you make to support others who do not live with you. \$ 0.00 Openity: 19. 0.00 Other payments you make to support others who do not live with you. \$ 0.00 Openity: 20. \$ 0.00 Openity: 20.		_		·	
15b. Health insurance 15c. Vehicle insurance 15d. Other insurance, specify: ARP RXS (Arlene) (Prescription Supplement) 15d. \$ 8.00 Pet Insurance 15d. \$ 8.00 Pet Insurance 15d. \$ 8.00 Pet Insurance 16c. \$ 100.00 Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: 16c. \$ 0.00 Installment or lease payments: 17a. \$ 0.00 Taxes are payments for Vehicle 1 17a. \$ 0.00 Taxes are payments for Vehicle 2 17b. \$ 0.00 Taxes are payments for Vehicle 2 17b. \$ 0.00 Taxes are payments for Vehicle 2 17b. \$ 0.00 Taxes are payments for Vehicle 2 17b. \$ 0.00 Taxes are payments for Vehicle 2 17b. \$ 0.00 Taxes are payments for Vehicle 2 17b. \$ 0.00 Taxes are payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I). \$ 0.00 Taxes are payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I). \$ 0.00 Other payments you make to support others who do not live with you. \$ 0.00 Specify:	Do n	ot include insurance deducted from your pay or included in lines 4 or 20.			
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Your monthly expenses. Add lines 4 through 21. The result is your monthly net income. Calculate your monthly net income. 23a. Copy line 12 (your combined monthly income) from Schedule I. 23b. Copy your monthly expenses from line 22 above. 23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income. 23c. \$ 4,852.50 Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? No.				· ·	
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Calculate your monthly net income. 23a. Copy line 12 (your combined monthly income) from Schedule I. 23a. \$ 5,643.90 23b. Copy your monthly expenses from line 22 above. 23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income. 23c. \$ 791.40 Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? No.			22.	\$	4,852.50
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23b. Copy your monthly expenses from line 22 above. 23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income. 23c. \$ 791.40 Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? No.		·			
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The result is your <i>monthly net income</i> . 23c. \$ 791.40 Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? No.	23b.	Copy your monthly expenses from line 22 above.	23b.	-\$	4,852.50
The result is your <i>monthly net income</i> . 23c. \$ 791.40 Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? No.					
Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? No.	23c.		220	¢	791 <i>4</i> 0
For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? No.		The result is your monthly net income.	230.	Ψ	131.40
For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? No.	. Do v	rou expect an increase or decrease in your expenses within the year after	vou file this	form?	
■ No.	For e	xample, do you expect to finish paying for your car loan within the year or do you expect you			e or decrease because of a
·	modif	fication to the terms of your mortgage?			
·	■ N	0.			
— 100.					
Explain:					

page 2

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B6 Declaration (Official Form 6 - Declaration). (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Brian Mende Arlene Mende	Debtor(s)	Case No. Chapter	13	
		DECLARATION CONCERNING DEBTOR'S S	CHEDUL	ES	
		DECLARATION UNDER PENALTY OF PERJURY BY INDIV	'IDUAL DEI	BTOR	

Date	September 22, 2015	Signature	/s/ Brian Mende	
			Brian Mende	
			Debtor	
Date	September 22, 2015	Signature	/s/ Arlene Mende	
			Arlene Mende	
			Joint Debtor	

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

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B7 (Official Form 7) (04/13)

United States Bankruptcy Court Northern District of Illinois

-	Brian Mende		C N	
In re	Arlene Mende		Case No.	
		Debtor(s)	Chapter	13

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$48,275.00 2015 YTD: Husband Employment Income \$52,066.08 2014: Husband Employment Income

\$86,551.00 2013: AGI

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

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3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATES OF **PAYMENTS**

AMOUNT PAID

AMOUNT STILL OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

> DATES OF PAYMENTS/ **TRANSFERS**

AMOUNT PAID OR VALUE OF TRANSFERS

AMOUNT STILL OWING

NAME AND ADDRESS OF CREDITOR

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AND CASE NUMBER Armor Systems Corporation v. Brian & Arlene NATURE OF **PROCEEDING** COURT OR AGENCY AND LOCATION

STATUS OR DISPOSITION

Collections **Cook County** Mende 10 M1 168209

None

CAPTION OF SUIT

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF **PROPERTY**

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and receiverships

None

e a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

Law Offices of David Freydin, Ltd. 8707 Skokie Blvd Suite 305 Skokie, IL 60077 DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR 09-20-2015 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$1200 applied towards
attorney fees only

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10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

FER(S) IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

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15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF DATE OF **ENVIRONMENTAL** SITE NAME AND ADDRESS

GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF **ENVIRONMENTAL** SITE NAME AND ADDRESS

GOVERNMENTAL UNIT NOTICE LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which None

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

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18. Nature, location and name of business

None П

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six **years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

(ITIN)/ COMPLETE EIN ADDRESS

BEGINNING AND NATURE OF BUSINESS **ENDING DATES**

2002 - 2009

Mrs. Mende sold Avon

products

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

Avon

NAME **ADDRESS**

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME **ADDRESS** DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME **ADDRESS**

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED Case 15-32274 Doc 1 Filed 09/22/15 Entered 09/22/15 15:07:58 Desc Main Document Page 57 of 82

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20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY

(Specify cost, market or other basis)

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

DATE OF INVENTORY

21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

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25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	September 22, 2015	Signature	/s/ Brian Mende	
		_	Brian Mende	
			Debtor	
Date	September 22, 2015	Signature	/s/ Arlene Mende	
		_	Arlene Mende	
			Joint Debtor	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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United States Bankruptcy Court Northern District of Illinois

In re	Brian Mende Arlene Mende		Case No.				
11110	Allene Mende	Debtor(s)	Chapter	13			
	DISCLOSURE OF COM	IPENSATION OF ATTOR	NEY FOR DE	EBTOR(S)			
(Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:						
	For legal services, I have agreed to accept		\$	4,000.00			
	Prior to the filing of this statement I have rece			1,200.00			
	D 1 D		Φ.	2,800.00			
2.	The source of the compensation paid to me was:						
	■ Debtor □ Other (specify):						
3.	The source of compensation to be paid to me is:						
	■ Debtor □ Other (specify):						
4.	■ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.						
	☐ I have agreed to share the above-disclosed corcopy of the agreement, together with a list of t						
5.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:						
l (a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required; c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters; e. [Other provisions as needed] Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods. 						
6. l	By agreement with the debtor(s), the above-disclosure of the debtor of t	sed fee does not include the following s	service:				
		CERTIFICATION					
	I certify that the foregoing is a complete statement bankruptcy proceeding.	of any agreement or arrangement for p	payment to me for re	epresentation of the debtor(s) in			
Dated	d: September 22, 2015	/s/ David Freydin David Freydin Law Offices of David Freydin Suite 305 Skokie, IL 60077 847-630-3122 Fax					

david.freydin@freydinlaw.com

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Revised as of 4/20/2015)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.

- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney

and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.

- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
 - ■The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
 - (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:
 - All payment to the Law Firm shall constitute an "advance payment retainer". An advance payment retainer consists of a present payment to the Law Firm in exchange for the commitment to provide legal services in the future. Ownership of this retainer passes to the lawyer immediately upon payment. There exists the option to place funds provided to the Law Firm into a classic security retainer. However, this Attorney Client agreement does not provide for a classic security retainer due to the nature of the bankruptcy proceeding. Funds held under the classic security retainer may be subject to garnishment by creditors and could be seen as an asset by the bankruptcy court. Furthermore, in order to file this case the Law Firm has spend considerable number of hours in preparation and has paid for filing fees and other pre-petition costs.
 - (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
 - (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
 - (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
 - (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney*. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee required in the case of \$310.00
- 3. Before signing this agreement, the attorney has received, \$1,200.00 toward the flat fee, leaving a balance due of \$2,800.00; and \$0.00 for expenses, leaving a balance due for the filing fee of \$0.00
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: September 22, 2015	Transfer and the state of the s
Signed:	
/s/ Brian Mende	/s/ David Freydin
Brian Mende	David Freydin
	Attorney for the Debtor(s)
/s/ Arlene Mende	•
Arlene Mende	
Debtor(s)	
Do not sign this agreement if the amoun	nts are blank.
	Local Bankruptcy Form 23c

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total Fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total Fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over

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Form B 201A, Notice to Consumer Debtor(s)

Page 2

a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total Fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total Fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

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B 201B (Form 201B) (12/09)

United States Bankruptcy Court Northern District of Illinois

In re	Arlene Mende		Case No.	
		Debtor(s	Chapter	13
			CONSUMER DEBTOR NKRUPTCY CODE	$\mathcal{L}(\mathbf{S})$
Code.	I (We), the debtor(s), affirm that I (we) hav	Certification of D e received and read the		y § 342(b) of the Bankruptcy
	Mende e Mende	X /s/	Brian Mende	September 22, 2015
Printed	d Name(s) of Debtor(s)	Sig	nature of Debtor	Date
Case No. (if known)		X <i>[sl</i>	Arlene Mende	September 22, 2015
		Sig	nature of Joint Debtor (if any)) Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

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United States Bankruptcy Court Northern District of Illinois

In re	Brian Mende Arlene Mende		Case No.			
		Debtor(s)	Chapter	13		
	VERIFICATION OF CREDITOR MATRIX					
		Number of Creditors:		141		
	The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.					
Date:	September 22, 2015	/s/ Brian Mende Brian Mende Signature of Debtor				
Date:	September 22, 2015	/s/ Arlene Mende				
		Arlene Mende				
		Signature of Debtor				

Abt Tv/gemb Po Box 981439 El Paso, TX 79998

Activity Collection Se 664 N Milwaukee Ave Prospect Heights, IL 60070

Addison Emergency Physicians 520 E. 22nd Street Lombard, IL 60148

Advance Home Health Inc 800 Roosevelt Rd # A212 Glen Ellyn, IL 60137-5847

Advocate Medical Group 75 Remittance Dr. Ste. 1049 Chicago, IL 60675

Ally PO BOX 380902 Minneapolis, MN 55438-0902

American Express c/o Becket and Lee LLP Po Box 3001 Malvern, PA 19355

Amex c/o Beckett & Lee Po Box 3001 Malvern, PA 19355

Amo/soa Amo Po Box 28897 Tucson, AZ 85726

Armor Systems C/O David Axelroad 1448 Old Skokie Rd Highland Park, IL 60035 Armor Systems Co 1700 Kiefer Dr Suite 1 Zion, IL 60099

Armor Systems Co 1700 Kiefer Dr Suite 1 Zion, IL 60099

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Armor Systems Co 1700 Kiefer Dr Ste 1 Zion, IL 60099

Armor Systems Co 1700 Kiefer Dr Ste 1 Zion, IL 60099

Armor Systems Corporation 1700 Kiefer Drive Suite 1 Zion, IL 60099

Armor Systems Corporation C/O David J. Axelrod & ASsociates 1448 Old Skokie Road Highland Park, IL 60035

Armor Systems Corporation C/O David J. Axelrod & ASsociates 1448 Old Skokie Road Highland Park, IL 60035 Arnoldharris/Med Business Bureau 1460 Renaissance Dr Park Ridge, IL

Arnoldharris/Med Business Bureau 1460 Renaissance Dr Park Ridge, IL

Associated Recovery Systems P.O. Box 469046 Escondido, CA 92046

AT & T Mobility PO Box 6428 Carol Stream, IL 60197-6428

Bac Home Loans Servici 450 American St Simi Valley, CA 93065

Bac Home Loans Servici 450 American St Simi Valley, CA 93065

Bank Of America Po Box 17054 Wilmington, DE 19850

Bank Of America Po Box 17054 Wilmington, DE 19850

Bank of America P.O. Box 851001 Dallas, TX 75285

Bella Goland, M.D. P.O. Box 5979 Buffalo Grove, IL 60089

Bk Of Amer Po Box 982235 El Paso, TX 79998 Blatt, Hasenmiller, Leibsker & Moor 125 S. Wacker Dr. Ste. 400 Chicago, IL 60606

Capital One, N.a. Bankruptcy Dept Po Box 5155 Norcross, GA 30091

Capital One, N.a. Bankruptcy Dept Po Box 5155 Norcross, GA 30091

Cavalry Portfolio Services Attention: Bankruptcy Department Po Box 1017 Hawthorne, NY 10532

Cavalry Portfolio Services C/O The Shindler Law Firm 1990 E. Algonquin Road, Suite 180 Schaumburg, IL 60173

Chase Po Box 15298 Wilmington, DE 19850

Chase - Cc Po Box 15298 Wilmington, DE 19850

Chrysler Credit Po Box 9218 Farmington Hills, MI 48333

Citibank N.A. C/O Blitt & Gaines 611 Glenn Avenue Wheeling, IL 60090

Citibank Sd, Na Attn: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195 Citibank Sd, Na Attn: Centralized Bankruptcy Po Box 20507 Kansas City, MO 64195

Citibank Sout Dakota N.A. C/O Blatt Hassenmiller et al 125 S. Wacker Drive, Suite 400 Chicago, IL 60606

Citibank Usa Citicard Credit Srvs Po Box 20507 Kansas City, MO 64195

City of Chicago Dept. of Revenue, Parking 333 South State Street, Ste. 540 Chicago, IL 60604

City of Chicago Water Div Dept of Revenue POB 6330 Chicago, IL 60680

Codilis & Associates 15 W 030 N Frontage Rd, Ste 100 Burr Ridge, IL 60527

Collectcorp Corporation 455 N. 3rd Street Ste. 260 Phoenix, AZ 85004

ComEd 2100 Swift Dr. Oak Brook, IL 60523-9644

ComEd Bill Payment Center Chicago, IL 60668-0001

Diagnostic Radiology Specialists Department 4062 Carol Stream, IL 60122 Discover Fin Po Box 6103 Carol Stream, IL 60197

Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850

Enhanced Recovery Co L 8014 Bayberry Rd Jacksonville, FL 32256

Ffcc-columbus Inc 1550 Old Henderson Rd St Columbus, OH 43220

First American Bank 700 Busse Rd Elk Grove Vlg, IL 60007

FMA Alliance PO Box 2409 Houston, TX 77252-2409

GEMB / Old Navy Attention: GEMB Po Box 103104 Roswell, GA 30076

Gemb/jcp Attention: Bankruptcy Po Box 103104 Roswell, GA 30076

Gemb/m Wards Po Box 981400 El Paso, TX 79998

Global Credit & Collection Corp 300 International Dr. PMB #10015 Buffalo, NY 14211 Harris & Harris Ltd 222 Merchandise Mart Plz Chicago, IL 60654

HSBC

Attn: Bankruptcy Po Box 5213 Carol Stream, IL 60197

Hsbc Bank Attn: Bankruptcy Po Box 5213 Carol Stream, IL 60197

Hsbc/carsn Pob 15521 Wilmington, DE 19805

Hsbc/rs 90 Christiana Rd New Castle, DE 19720

Illinois Collection Se Po Box 1010 Tinley Park, IL 60487

Illinois Collection Service P.O. Box 1010 Tinley Park, IL 60477-9110

Illinois Masonic 836 W. Wellington Chicago, IL 60657

Internal Revenue Serivce IRS Centralized Insolvency Op PO Box 7346 Philadelphia, PA 19101-7346

Jeffrey Feffer DDS 561 W. Diversey Prkwy Suite 203 Chicago, IL 60614 JPMorgan Chase & Co C/O James Dimon CEO 270 Park Ave New York, NY 10017

Kohls Attn: Recovery Dept Po Box 3120 Milwaukee, WI 53201

Lawrence M. Kaufman MD 2456 N. Western Ave. Chicago, IL 60647

Liberty Bank For Savin 2392 N Milwaukee Chicago, IL 60647

Loyola University Hospital 2160 S. 1st Ave #1700 Maywood, IL 60153

Loyola University Medical Center PO Box 96667 Chicago, IL 60693

Lutheran General Hospital 1775 Dempster Street Park Ridge, IL 60068

Medical Recovery Specialists 2250 E. Devon Ave Ste 352 Des Plaines, IL 60018

Midland Credit Management Po Box 939019 San Diego, CA 92193

Midland Funding C/O Blatt, Hansenmiller, Leibsker et al 125 S. Wacker Dr. Suite 400 Chicago, IL 60606 MiraMed Revenue Group 991 Oak Creek Drive Lombard, IL 60148

MiraMed Revenue Group, LLC Dept. 77304
P.O. Box 77000
Detroit, MI 48277

Miramedrg 991 Oak Creek Dr Lombard, IL 60148

Mrsi 2250 E Devon Ave Ste 352 Des Plaines, IL 60018

Mutual Management 401 E State Rockford, IL 61104

Nationwide Credit & Co 815 Commerce Dr Ste 100 Oak Brook, IL 60523

Nationwide Credit & Co 815 Commerce Dr Ste 100 Oak Brook, IL 60523

Nationwide Credit & Co 815 Commerce Dr Ste 100 Oak Brook, IL 60523

Nationwide Credit & Co 815 Commerce Dr Ste 100 Oak Brook, IL 60523

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Nationwide Credit & Co 815 Commerce Dr Ste 100 Oak Brook, IL 60523

Nationwide Credit & Co 815 Commerce Dr Ste 100 Oak Brook, IL 60523

Natl Cty Crd K-a16-2j Kalamazoo, MI 49009

NCO Financial Systems INC. P.O. Box 12100 Dept. 64 Trenton, NJ 08650

New Century Mortgage C Po Box 15298 Wilmington, DE 19850

New Century Mortgage C Po Box 15298 Wilmington, DE 19850

Northwest Collectors 3601 Algonquin Rd Ste 23 Rolling Meadows, IL 60008

Ocwen Loan Servicing 12001 Science Drive, Ste. 110 Orlando, FL 32826 Ocwen Loan Servicing 12001 Science Drive, Ste. 110 Orlando, FL 32826

Our Lady of Resurrection 5645 W. Addison Street Chicago, IL 60634

Our Lady of the Ressurection 5645 West Addison Street Chicago, IL 60634

Peoples Bk Credit Card Services Attn: Bankruptcy Po Box 7092 Rccb 0680 Bridgeport, CT 06601

Peoples Gas Attention: Bankruptcy Department 130 E. Randolph 17th Floor Chicago, IL 60601

Peoples United Bank 850 Main St Bridgeport, CT 06604

Pierce & Associates 1 N. Dearborn Suite 1300 Chicago, IL 60602

Presence Health 62314 Collection Center Dr Chicago, IL 60693

Resurrection Health Care 62314 Collection Center Chicago, IL 60693

Rnb-fields3 Po Box 9475 Minneapolis, MN 55440 Rush Oak Park Hospital 520 S Maple Ave Oak Park, IL 60304

Rush Presbyterian Medical Center 1653 West Congress Parkway Chicago, IL 60612

Sears/cbsd 701 East 60th St N Sioux Falls, SD 57117

Sunrise Credit Services, Inc. P.O. Box 9100 Farmingdale, NY 11735

Swedish Covenant Hospital 54105 N. California Ave. Chicago, IL 60625

Sweedish Covenant Hospital 5145 N California Ave Chicago, IL 60625

T-Mobile P.O. Box 37380 Albuquerque, NM 87176-7380

Target
Po Box 59317
Minneapolis, MN 55459

Target Credit Card (TC) C/O Financial & Retail Services Mailstop BT P.O. Box 9475 Minneapolis, MN 55440

The University of Illinois at Chicago Physician Group 135 S. LaSalle St. Box 3293 Chicago, IL 60674

Tom Vaughn, Chapter 13 Trustee 200 S Michigan Ave, Ste 1300 Chicago, IL 60604

UIC University 1700 Taylor Street Chicago, IL 60612

Viking Collection Service Inc. P.O. Box 59207 Minneapolis, MN 55459

Village of North Riverside PO Box 7641 Carol Stream, IL 60197

Weisfield Jewelers Attn: Bankruptcy Po Box 3680 Akron, OH 44309

Weiss Memorial Hospital 4646 N. Marine Drive Chicago, IL 60640

Wells Fargo Bank Po Box 5445 Portland, OR 97208

West Suburban Medical Center 3 Erie Court Oak Park, IL 60302

Wfnnb/express Attn: Bankruptcy Po Box 18227 Columbus, OH 43218

Wfnnb/new York & Compa 220 W Schrock Rd Westerville, OH 43081